

Exhibit K

HOUSLANGER & ASSOCIATES, PLLC

TODD E. HOUSLANGER*
WILLIAM HOUSLANGER (1919-2013)
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OF COUNSEL:
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February 25, 2016

Seth J. Andrews, Esq.
Law Offices of Kenneth Hiller
6000 North Bailey Avenue, Suite 1A
Amherst, NY 14226

Re: Centurion Capital Corporation Assignee of Providian Financial Co. v. Christopher McCrobie
Index No.: CV-007295-06/BU
Our File No.: 168100

Dear Mr. Andrews:

Pursuant to your letter dated February 22, 2016, we are returning all monies including poundage to your client, Christopher McCrobie. Enclosed herein is our check payable to Christopher McCrobie in the amount of \$601.07. Such refund is without prejudice to our Motion to Renew and Reargue the Court's apparent lack of review of all the pertinent pleadings in the matter.

If you have any questions, please do not hesitate to contact our office.

This correspondence is from a debt collector. Any information obtained will be used in collection of this debt.

Very truly yours,

HOUSLANGER & ASSOCIATES, PLLC


Todd E. Houslanger, Esq.

TEH/jr
Enclosure



HOUSLANGER & ASSOCIATES ATTYS
IOLA FUND
SPECIAL ACCOUNT III
372 NEW YORK AVE
HUNTINGTON NY 11743-3311

1103
1-32/210 NY
60313

Date 2.25.16

Pay to the
Order of Christopher McCrabie

Six Hundred & One 07/100 Dollars

Bank of America

ACH R/T 021000322

For return # 168100

[Signature]

MP

Details on
back

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February 22, 2016

Certified Mail/Return Receipt
7014 3490 0001 5849 9451

Todd Houslanger, Esq.
Houslanger & Associates, PLLC
372 New York Ave.
Huntington, NY 11743

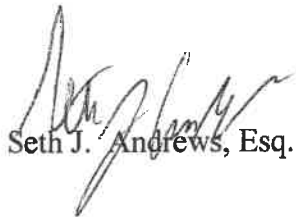
RE: Centurion Capital Corporation v. Christopher McCrobie
Index No. 7295-06

Dear Mr. Houslanger:

As you are aware, the Court vacated the judgment against Mr. McCrobie in the above referenced case. You are instructed to return all monies including poundage within 20 days of the date of this letter. Make the check payable to Christopher McCrobie and send it to my office.

Should you have any questions please contact our office.

Very truly yours,



Seth J. Andrews, Esq.

SJA/gb

STATE OF NEW YORK
BUFFALO CITY COURT : COUNTY OF ERIE

CENTURION CAPITAL CORPORATION,

Plaintiff,

-vs-

CHRISTOPHER MCCROBIE

Index No. 007295-06

Defendant.

Johnson-Lee, J.

MEMORANDUM AND ORDER

A court which rendered a judgment may relieve a party of the terms of the judgment if the court lacked jurisdiction to render the judgment. CPLR5015(a)(4).

On March 9, 2007 a default judgment was entered against the defendant in the amount of \$780.12 plus costs of \$202. for a total of \$982.12. By Motion to Vacate Judgment filed August 28, 2015, defendant moved to vacate the judgment pursuant to CPLR 5015(1)(a)(4). While defendant's motion was based on a claim of lack of *personal* jurisdiction, it is unnecessary to reach that claim since the judgment should never have been entered in the first place. The Court lacked *subject matter jurisdiction* to entertain the action.

The complaint plaintiff filed reads as follows:

"Centurion Capital Corporation. . .
Rockville, Md. 20850

-against-

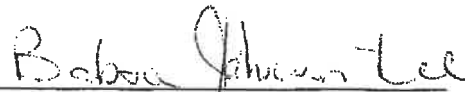
Christopher McCrobie
16 Summit St.
Lancaster, NY 14086"

The complaint further alleges that plaintiff has an office and place for the transaction of business at the address above, and that defendant resides at the address in the caption.

No further allegations as to jurisdiction are contained in the complaint.

Section 213 of the Uniform City Court Act sets forth the jurisdictional requirements for actions in Buffalo City Court. These requirements include either residence of plaintiff or defendant within the city or contiguous town, regular employment or place for the regular transaction of business within the city. Plaintiff has failed to allege any jurisdictional basis for the action; it is a foreign corporation and defendant was alleged to be a resident of Lancaster, a town not contiguous to the City of Buffalo. The Court was without authority to enter the judgment which is null and void. See *Lacks v Lacks*, 41 NY2d 71 (1976).

Defendant's motion to vacate the judgment is **GRANTED**. This decision shall constitute the order of this Court and no further order is required.



Hon. Barbara Johnson-Lee
Buffalo City Court Judge

Dated: Buffalo, New York
February 2, 2016